

ABC Corporation 401k Retirement Plan

Investment Options – January 1, 20XX

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact [insert name of plan administrator or designee] at [insert telephone number and address]. A free paper copy of the information available on the Web site[s] can be obtained by contacting [insert name of plan administrator or designee] at [insert telephone number].

Document Summary

This document has 3 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option. Part III contains information about the annuity options under your retirement plan.

Part I. Performance Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].

| Table 1—Variable Return Investments | | | | | | | | |
|--|---|-------|--------|--------------------|---------------------------|-------|-------|--------------------|
| Name/ Type of Option | Average Annual Total Return as of 12/31/XX | | | | Benchmark | | | |
| | 1yr. | 5yr. | 10yr. | Since Inception | 1yr. | 5yr. | 10yr. | Since Inception |
| Equity Funds | | | | | | | | |
| A Index Fund/ S&P 500 www. website address | 26.5% | .34% | -1.03% | 9.25% | 26.46% | .42% | -.95% | 9.30% |
| | | | | | S&P 500 | | | |
| B Fund/ Large Cap www. website address | 27.6% | .99% | N/A | 2.26% | 27.80% | 1.02% | N/A | 2.77% |
| | | | | | US Prime Market 750 Index | | | |
| C Fund/ Int'l Stock www. website address | 36.73% | 5.26% | 2.29% | 9.37% | 40.40% | 5.40% | 2.40% | 12.09% |
| | | | | | MSCI EAFE | | | |
| D Fund/ Mid Cap www. website address | 40.22% | 2.28% | 6.13% | 3.29% | 46.29% | 2.40% | -.52% | 4.16% |
| | | | | | Russell Midcap | | | |
| Bond Funds | | | | | | | | |
| E Fund/ Bond Index www. website address | 6.45% | 4.43% | 6.08% | 7.08% | 5.93% | 4.97% | 6.33% | 7.01% |
| | | | | | Barclays Cap. Aggr. Bd. | | | |
| Other | | | | | | | | |
| F Fund/ GICs | .72% | 3.36% | 3.11% | 5.56% | 1.8% | 3.1% | 3.3% | 5.75% |